

ABSTRACT OF THE DISCLOSURE

5 A homeowner's insurance method in which the insured identifies a neighbor who is empowered to file insurance claims on behalf of the homeowner when the homeowner is absent from the property. The neighbor is given a key to the insured property, inspects the property for damage, and files insurance claims for repair of damage. The neighbor works with the insurance company to carry out the repairs, and receives mailings from the insurance company as a potential customer of insurance.